

Amir Gaid



Dubai
+971567726035
amer_sobhy@yahoo.com

CAREER OBJECTIVE

I am seeking a position which improve my experience and professional skills, I am Credit Risk management Director / Vice President for the Executive Bureau /internal audit manager at Businessmen Association-Small and Micro enterprises development additionally Poverty Lending pro. I've worked with U.S. aid in the loans industry and I have 26 years of experience in financial data analysis, reporting to the Financial Supervisory Organization, processing arrears and Internal audit, and real estate marketing.

EXPERIENCE

Present
Jan 2016

ASBA, Assiut, Egypt

Internal Audit Manager/Credit Risk management Director / Vice President

- Businessmen Association-Small and Micro enterprises development additionally Poverty Lending pro.
- Achievements/Tasks Executive, follow up and ensure that the loan system as the regulations of the Egyptian Financial Supervisory Authority permitting.
- Follow-up of the Oversight Committee and Internal Audit Monitor the implementation of decisions of the Board of Directors and their suitability for Control Act money Authority and the law of micro-finance.
- Account the coast of loans compare of the competitors.
- Analysis the whole loans factors to make sure that it's suitable for the environment.
- Participate in Executive Bureau tasks.
- Conducting the necessary analyzes of the issues and payments and delays on which to facilitate the process of taking appropriate decisions in the suitable time.
- Assist and support in making and formulation of appropriate decisions.
- Follow-up of all departments to implement the decisions issued.
- Evaluation of all departments to implement decisions Evaluation and measurement of decisions issued and the extent of their ability to implement them Set the Performance Reports and presenting them to the Chief Of Board.

Jan 2016
Dec 1996

Branches Manager

- Eg Businessmen Association-Small and Micro enterprises development additionally Poverty Lending pro.
- Achievements/Tasks participate in putting the marketing plan and carrying it out, ensuring excellent payments & analyzing the problems that may obstacle the

cycle of the loan application, suggesting the loan amount to be given through estimating the loan application, opening new fields of development in the villages & towns, supervising & direct the chief extension officers groups .Knowing that one of the main achievements is contributing in establishing two other branches in MANFALOUT & DAYROUT CITIES other than ELQUSYA Branchs.

ASBA, Assiut

May 1997
Dec 1996

- Businessmen Association-Small and Micro enterprises development additionally Poverty Lending pro.
- Achievements/Tasks The project is based on offering loans to the small and micro enterprises to help them improve their activities.
- The job is based on supervising a group of extension officers helping them to be aware of the working regions to achieve the aimed target in order not to affect negatively the total productivity of the whole project in addition of auditing the payments of the installments directing the extension officers to the good procedures to be taken in order to have excellent payments at their due dates as well as paying true visits to the clients to be sure of the loan applications.

ASBA

Extension Officer

Dec 1996
Jul 1995

- Assiut, Businessmen Association-Small and Micro enterprises development additionally Poverty Lending pro.
- Achievements/Tasks The job is based on offering loans to the previous mentioned categories making their the loan application for them mentioning the amount of the loan needed by the clients as well as making the reports & ensuring the payments of the clients at their due dates to have an excellent repayment rate.

National CO. for Plastics

Accountant

Jul 1995
Mar 1994

EDUCATION

May 1993

ASSIUT UNIVERSITY

Asyut

Bachelors of Commerce Accounting Department

LANGUGES

- Arabic is my mother tongue
- Intermediate in English

PROFESSIONAL SKILLS

- Auditing
- Business Administration
- Communication skills
- Directing

- Leading
- Supervising
- Finance
- Presenting
- Planning
- Marketing

COMPUTER SKILLS

- EXCELL
- WORD
- WINDOWS 7,8,10
- DOS

ORGANIZATIONS

i was chosen as a member of the team work in African Union (AU) as a Finance and Administration Officer ...It was my career dream but because of my obligation toward my employer in that time i couldn't quit the job before the validity of the offer ..All i wanna say that an respectable international organization such as AU represent my career dream(6,2005)

CERTIFICATE OF TRAINING COURSES

Developing business systems in institutions from the American institute
 Incubators financial sustainability workshop from (USAID)
 Management skills development from (Environmental Quality International)
 Management Skills from(Gebril For Training & Consultancy)
 Leaders Development from (Environmental Quality International)
 Trainees Development from (Environmental Quality International)
 Motivating Team Work from (Environmental Quality International)
 Interest rate determination and arrears management from (Egyptian Microfinance Federation)
 Staff Self-Management from (International Expertise Association)

MY OWN BUSINESS

I was an owner of BIG CAFE and RESTAURANT

HOBBIES

Reading / travelling / Playing Chess